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Yvette Alvarez-Perez  
Yvette Alvarez-Perez

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Inventor: James DeFrancesco et al.

Serial No.: 10/702,568

Filed: November 6, 2003

Title: Automated Credit Application System

Attorney Docket No.: (old) 104570-498-NP; (new) 104570-498-DIV

Mail Stop Missing Parts  
Commissioner for Patents  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT**

Sir:

Prior to substantive examination of the above-identified application, please amend the specification as follows:

**Amendment to the Specification** begins on page 2 of this paper.

**Remarks** begin on page 3 of this paper.